

SRE0006-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of: LOW, J. Serial No.: 10/718,615 Filed: November 24, 2003 For: SYSTEM AND METHODS FOR AUTOMATED TRANSACTIONS PROCESSING	Art Unit: 3629 Examiner: Not Yet Assigned
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FOURTH INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Applicant wishes to make of record in the above-identified application the document or documents referenced on the attached Form PTO-1449. A copy of each non-U.S. reference is enclosed herewith.

The undersigned believes that this Fourth Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper. However, should a first action on the merits have been issued on the same day or before this Fourth Information Disclosure Statement is filed, please accept this Fourth Information Disclosure Statement under Rule 97(c) and charge the requisite Rule 17(p) fee to our Deposit Account No. 03-3975, under Docket No. SRE0006-US and proceed to consider this Fourth Information Disclosure Statement.

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Art Unit: 3629

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Page 2

It is respectfully requested that the information be expressly considered during the prosecution of this application, and that each reference be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

This submission does not represent that any referenced document is material or constitutes "prior art." If it should be determined that one or more of the referenced documents constitute "prior art" under United States law, Applicant reserves the right to present to the Office the relevant facts and law regarding the appropriate status of the reference or references.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over any referenced document, should it be applied against the claims of the present application.


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Tel: (703) 770-7606

Respectfully submitted,

LOW, J.

Date: August 15, 2005

By:

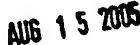


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Approved for use through 10/31/2002. OMB 0651-0031

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(use as many sheets as necessary)

Sheet	1	of	2
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Complete if Known

Application Number	10/718,615
Filing Date	November 24, 2003
First Named Inventor	LOW, J.
Art Unit	3629
Examiner Name	Not Yet Assigned
Attorney Docket Number	SRE0006-US

U.S. PATENT DOCUMENTSFOREIGN PATENT DOCUMENTS

Examiner
Signature

Date Considered

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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² Applicant's unique citation designation number (optional). ³ See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ⁴ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁵ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁶ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁷ Applicant is to place a check mark here if English language Translation is attached.

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Substitute for form 1449A/PTO		Complete if Known			
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Application Number	10/718,615		
		Filing Date	November 24, 2003		
		First Named Inventor	LOW, J.		
		Art Unit	3629		
		Examiner Name	Not Yet Assigned		
Sheet	2	of	2	Attorney Docket Number	SRE0006-US

OTHER PRIOR ART -- NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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